

L.B.F 9014-3A

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA (Philadelphia)**

IN RE: MATTHEW HOWER AND MELISSA HOWER Debtors	Case No. 22-12773-djb
Freedom Mortgage Corporation, Movant	Chapter 13
vs. MATTHEW HOWER AND MELISSA HOWER Respondents	11 U.S.C. §362

**NOTICE OF MOTION, RESPONSE DEADLINE
AND IN-PERSON HEARING DATE**

Freedom Mortgage Corporation (hereinafter “Movant”) has filed a Motion for Relief from the Automatic Stay with the Court.

1. **Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult an attorney.)**
2. **If you do not want the court to grant the relief sought in the Motion** or if you want the Court to consider your views on the motion, then on or before September 4, 2025, **you or your attorney must file a response to the Motion.** (*see Instructions on next page*).
3. A hearing on the Motion is scheduled to be held on September 11, 2025 at 11:00 AM. Unless the court orders otherwise, the hearing on this contested matter will be an evidentiary hearing conducted in the following format:

☐ Telephonic via:

☒ Video Conference using the following link: [ZOOMGOV.COM \(Meeting ID: 161 0657 4791\)](https://zoom.us/j/66574791) . If no link is provided, the video conference link will be included on the hearing calendar.

☒ In-Person participation is also available for this hearing.
4. **If you do not file a response to the Motion**, the court may cancel the hearing and enter an order granting the relief requested in the Motion.

5. You may contact the Bankruptcy Clerk's Office for Philadelphia cases at (215) 408-2800 and for Reading cases at 610-208-5040 to find out whether the hearing has been canceled because no one filed a response.
6. If a copy of the motion is not enclosed, a copy of the Motion will be provided to you if you request a copy from the attorney whose name and address is listed on the next page of this Notice.

Filing Instructions

1. If you are required to file documents electronically by Local Bankruptcy Rule 5005-2, you must file your response electronically.
2. If you are not required to file electronically, you must file your response at

United States Bankruptcy Court
Robert N.C. Nix, Sr. Federal Building and Courthouse
900 Market Street, Suite 400
Philadelphia, PA 19107-4299

3. If you mail your response to the Bankruptcy Clerk's Office for filing, you must mail it early enough so that it will be received on or before the date stated in Paragraph 2 on the previous page of this Notice.
4. On the same day that you file or mail your Response to the Motion, you must mail or deliver a copy of the Response to the movant's attorney:

BROCK & SCOTT, PLLC
3825 Forrestgate Dr.
Winston-Salem, NC 27103
Telephone: 844-856-6646
Facsimile: 704-369-0760
E-Mail: PABKR@brockandscott.com

August 14, 2025